

Appln No. 09/927,296

Amdt date April 27, 2004

Reply to Office action of January 27, 2004

REMARKS/ARGUMENTS

This response is filed in connection with a Request for Continued Examination.

Claims 23-32 remain in the case. Nonelected claims 1-22 and 33-44 have been cancelled.

With regard to the objection to the drawings, the drawings do show every feature of the invention specified in the claims. The components and operation of the various embodiments of the present invention are extensively illustrated in the drawings in schematic form. Computers with CPU's, which will contain "a processor" and "a memory" are shown in the drawings. Such "processors" are shown at 130 and 140 in the Figures. The various accounts involved in the invention are shown schematically in the drawings at 200. The information establishing such accounts will clearly be stored on one or more of the computers shown in the drawings. A "charge," which is an action rather than any physical component, would occur at a POS Terminal as described at page 4 of the specification. A POS Terminal is depicted in Figures 1 and 3. Moreover, the various "links" of the invention are depicted schematically by arrows in the drawings. The type of links these arrows might represent are described in the specification. A link between a credit card account and an insurance account is shown in both Figures 3 and 5, where the link is established through an "Interactive Website."

For the reasons noted above, the drawing objections are believed to be traversed. Reconsideration and removal of the

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drawing objections is respectfully requested. No correction of the drawings are believed to be necessary. Nonetheless, proposed drawing changes marked in red are enclosed herewith.

With regard to the rejections under 35 U.S.C. § 112, claim 26, from which claims 27 and 28 depend, has been amended so as to clarify what is intended by those dependent claims. Claim 27 has also been amended so as to be consistent with amended claim 26. Accordingly, the § 112 rejections are believed to be traversed. Reconsideration and removal of those rejections is respectfully requested.

With regard to the rejections under 35 U.S.C. §§ 102 and 103, claim 23, the only independent claim remaining in the case, has been amended to clarify the nature of the invention claimed therein. Claims 25 and 26 have been amended to be consistent therewith. None of the art cited by the Examiner, either alone or in any combination thereof, disclose or suggest a "rebate to an insurance account" that is "based on a purchase amount charged to a credit card account using the credit card."

The Cummings, Jr. reference discloses only the use of a credit card for identification purposes. The IDX reference discloses only that a credit card may be used to directly pay for medical services. Insurance is noted only in the context that payments would be made for that portion not covered by insurance. No rebate to an insurance account is taught or suggested.

For the reasons noted above, claim 23 as amended is patentable. Moreover, for at least those reasons, the claims dependent either directly or indirectly from claim 23 are also

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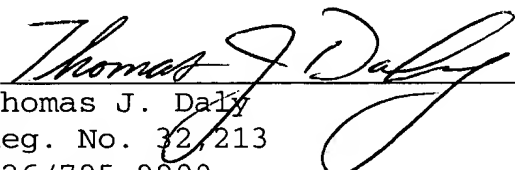
Reply to Office action of January 27, 2004

patentable. Accordingly, the rejections under §§ 102 and 103 have been traversed. Reconsideration and removal of those rejections, and allowance of claims 23-32 is respectfully requested.

Respectfully submitted,

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